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ABSTRACT

Designed as a supplement to the section on the socio-economically disadvantaged in the Consumer Education Curriculum Guide for Ohio, K-12, the guide contains consumer education learning activities for use with persons of limited income. It is organized in six sections, each dealing with one of the following basic concepts: (1) the economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. Each section begins with a graphic representation of the basic concept covered. Several objectives are included in each section. For each objective within a section, a table is presented which lists concepts, suggested learning and evaluation experiences, suggested resources, and generalizations about the objective. Included is a four-page bibliography of books, pamphlets, periodicals, films, filmstrips, and slides. Names of the members of Ohio's State Advisory Committee on Consumer Economic Education and of the committee of family life and inner city teachers, developers of the guide, are also included. (MS)

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HOME ECONOMICS FOR FAMILIES WITH LIMITED INCOME

RESOURCE SUPPLEMENT TO

CONSUMER EDUCATION

CURRICULUM GUIDE FOR OHIO

ED117529

U S DEPARTMENT OF HEALTH
EDUCATION & WELFARE
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1971

VOCATIONAL EDUCATION DIVISION
STATE DEPARTMENT OF EDUCATION
COLUMBUS, OHIO

HOME ECONOMICS FOR FAMILIES WITH LIMITED INCOME RESOURCE SUPPLEMENT

TO THE CONSUMER EDUCATION CURRICULUM GUIDE FOR OHIO

OHIO STATE BOARD OF EDUCATION

1971

Dr. Martin W. Essex, Superintendent of Public Instruction, Ohio Department of Education

Dr. Franklin B. Walter, Deputy Superintendent, Ohio Department of Education

Dr. Byrl R. Shoemaker, Director of Vocational Education, Department of Education

Mrs. Sonia M. Cole, Assistant Director of Vocational Education, Home Economics Section, Ohio Department of Education

FOREWORD

During June of 1971 the Ohio Department of Education sponsored and coordinated a Curriculum Workshop for the purpose of developing specialized supplements to the *Consumer Education Curriculum Guide for Ohio, Grades K-12.* More than eighty teachers and teacher educators, representing nine different subject areas attended. Each of them contributed significantly to the new guidelines.

Special acknowledgements are due Mrs. Sonia Cole, Assistant Director, Vocational Education, Home Economics Section, who has provided continual leadership in Consumer Education, Dr. Robert Goble, Professor of Education, Miami University, who served as Project Director in developing these supplements, Mrs. Margaret Driver and Miss Barbara Reed, Supervisors in Vocational Home Economics, Mr. Dennis Lupher, Consumer Economic Education Supervisor, Vocational Education Division, and Dr. Robert Myers, Associate Dean, School of Business Administration, Miami University.

In addition, special appreciation is extended to the following persons for their contributions.

Mr. Sam Blaskey, Officer of Consumer Affairs, Executive Office of the President, Washington, D.C.

Mr. Paul Coleman, Executive Council, Department of Welfare, State of Ohio

Mr. Roger Downing, Executive Vice President, Ohio Consumer Loan Association

Mr. Solomon Harge, Director, Consumer Protection, Cleveland, Ohio

Mr. Byron Hollinger, Director of School Relations, Ohio Council on Economic Education

Mr. Robert R. Kibrick of Olcott Forward Co.

Dr. Harlan Miller, Executive Secretary, Council on Family Finance Education & Educational Director, Institute of Life Insurance

Mr. Robert R. O'Reilly, Director of Changing Times Education Service

Mr. H. Lester Rupp, Grolier Education Corporation

Others, too numerous to mention, have had a positive influence on the workshop and the resulting supplements. Their dedication and assistance are genuinely appreciated.

Martin W. Essex
Superintendent of Public Instruction

Ohio's
Advisory Committee on
Consumer Economic Education

The Superintendent of Public Instruction, Martin Essex, appointed the Consumer Education Advisory Committee to the Ohio Department of Education for the purpose of assisting and advising in the development and enrichment of consumer education programs in the schools of Ohio. Membership on the committee is representative of government, education, business and industry. The committee, coordinated by Mr. C. William Phillips, has provided suggestions in the development of several projects in consumer education.

Appreciation is extended to these members for their advise and counsel which has aided in the development of consumer education resource materials. The names of the committee are listed on the following page.

STATE ADVISORY COMMITTEE ON CONSUMER ECONOMIC EDUCATION

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Paul R. Boso	Public Relations, Household Finance Corporation
Roger Downing	Executive Secretary, Ohio Consumer Loan Association
Mrs. Betty Du Boux	Vice President of District Directors, Parent Teachers Association
Mrs. Jean Duston	League of Women Voters
Loren Giblin	Superintendent, Hubbard Exempted Village Schools
Fred Goare	Superintendent, Elida Local Schools
Ella Green	(IMPACT), Program for Disadvantaged Girls, Cleveland City Schools
Dr. Mearl Guthrie	Chairman of Business Education, Bowling Green State University
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Solomon Harge	Executive Director, Cleveland Consumer Protection Association
Earl E. Hogan	Superintendent, Mount Vernon City Schools
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Karl M. Kahler	Governmental Affairs Director, Ohio State Council of Retail Merchants
Mrs. Helen Malone	Supervisor of Social Studies, Canton City Schools
Harry Moore	County Superintendent, Clermont County Schools
Philip Rohr	Public Relations, J. C. Penney Company
Jasper M. Rowland	Akron Better Business Bureau
Clyde Scott	Assistant Superintendent, Lorain City Schools
Ira C. Thompson	Comptroller, AFL-CIO
Frank Wagner	Director of Education, Ohio Credit Union League
Thomas F. Webb	Director of Curriculum, Middletown City Schools
Joe Young	Assistant Superintendent, Mad River Local Schools

State Department Staff Task Force on Consumer Education

Mr. C. William Phillips	Chairman—Coordinator, Education Professions Development Act
Mrs. Sonia Cole	Assistant Director for Home Economics, Division of Vocational Education
Mr. Robert B. Gates	Supervisor, Industrial Arts
Mr. Robert H. Koon	Supervisor, Research, Survey, Evaluation and Exemplary Programs
Mr. Byron Walker	Supervisor, Social Studies and Humanities
Mr. J. E. Brown	Consultant—Director, Division of Elementary and Secondary Education

INTRODUCTION

Consumer problems are well known in all socio-economic groups. However, they are magnified in the lower strata of the socio-economic group because these individuals and families lack experience in dealing with other people, lack legal advice, and lack money to meet the urgent needs in their day to day existence.

In working with families of limited incomes, the teacher should first be concerned with the development of human beings, show a sincere warmth and interest and give a feeling of confidence and privacy. The instructor should be a person who is a good listener and relates well to others. She should work with the strengths, talents, abilities, and intelligence of the people; but she must also be aware of the characteristics that are common to these people such as: fear of failure, authority, and exploitation; short attention span; different language and vocabulary; little experience in group behavior; lack of involvement; crisis oriented; dislike for school; slower pace of learning; and need for immediate gratification.

Subject matter should fit the needs of the individual and/or group being taught. Plans should be based on immediate problems and basic needs. Consumer education for those with limited incomes must avoid the imposition of the teacher's values. The instructor's role is to help these people develop some skill in decision making and become aware of their roles, rights, and responsibilities as a producer, consumer, and citizen; but the choice is theirs.

The following suggested approaches should act as catalysts for providing new ways of working with persons of limited income.

The Guide was developed at a Vocational Consumer Education Workshop held in Columbus, Ohio, June 1971, through the cooperative efforts of a committee of teachers who work in family life or inner city programs. It was designed to be used as a supplement to the Consumer Education Curriculum Guide for Ohio, Grades K-12. The Guide can be used with the section on the Socio-economically Disadvantaged. Committee members were:

Mrs. Gertrude Hendricks, Director
Family Life Education
Youngstown Public School
Youngstown, Ohio

Mrs. Julia Brown
Consumer Education Teacher
Metropolitan Home and Family Life
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Special acknowledgements are due to Mrs. Sonia Cole, Assistant Director Vocational Education, Home Economics Section, Miss Barbara Reed and Mrs. Margaret Driver, supervisors in Consumer and Homemaking Education and Mrs. Alberta Thompson, Home Economics Teacher Educator, Kent State University for their leadership in the development of the Guide.

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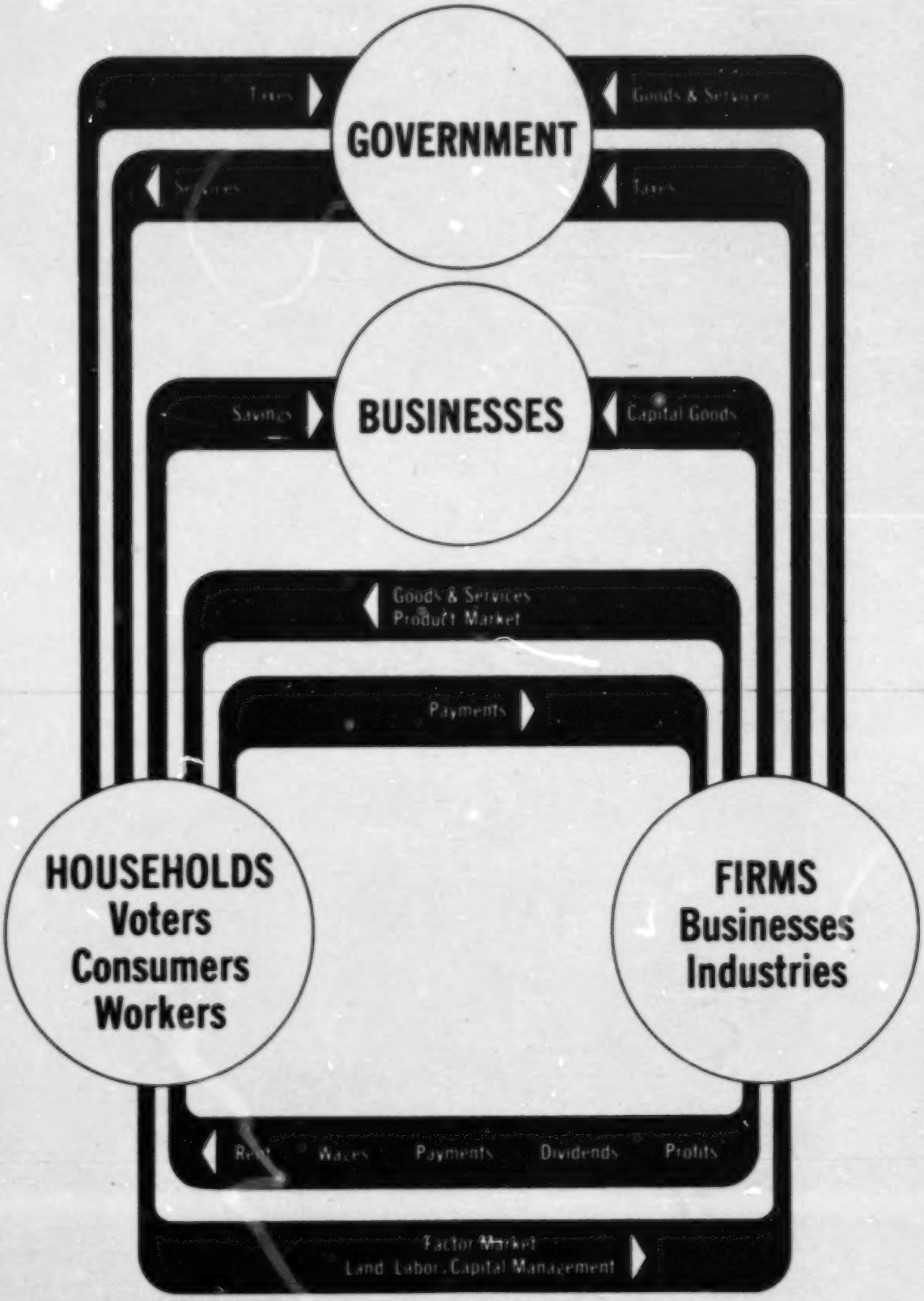
ECONOMIC SYSTEM



ECONOMIC SYSTEM

OBJECTIVE: The student lists and defines the identifiable characteristics and goals inherent in the economic system.

CONCEPT	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Characteristics and Goals Private ownership Free competitive enterprise Market System Profit motive Growth Full employment	Have students identify services of the local, state and federal governments from which their community and family indirectly receive benefits. Discuss sources of money to provide these services. Show how the flow of goods, services, and money functions. Field trip to a business enterprise in the community. Discuss identifiable characteristics and goals of the economic system. Identify how this particular business contributes to the economy.	Superintendent of Documents, U.S. Gov't. Printing Office, *Low Income Life Styles* National Educational Television, *The Poor Pay More* Warmke, Wyllie, Wilson, Eyster, *Consumer Economics Problems* Marketing Economics Division Economic Research Service, *What Makes Food Prices?*

GENERALIZATION:

Freedom to enter or exist competitive enterprise, to make profits, to choose and/or change employment, and to make choices in consuming goods and services provides rights with accompanying responsibilities in a democratic society and market oriented economic system.

Goals for our economy, established by Congress, include growth, near full employment of resources, stable prices, equitable distribution of income, freedom and justice, and provide guidelines for individual, business, and government economic decisions.

ECONOMIC SYSTEM—2

OBJECTIVE: The student recognizes the circular nature of the economy and can interpret a model which represents the flow of goods, services, and money.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Circular flow of goods, services, and money Consumers Producers Money and financial institutions Interdependence of economic units GNP	Have the individual select one item of clothing which she recently purchased for the family. Trace the manufacturing process. Show how this relates to the flow of goods, services, and money. Examples of points to consider: What are the raw materials used? What labor is involved? What government regulations are involved? Analyze what happens to money spent for a gallon of milk. How could the increase or decrease in the production of milk affect the economic system.	See Economic System Flow Chart

GENERALIZATIONS:

Our economy functions in a circular flow of goods, services, and money which results from economic decisions made by individuals, businesses, and government.

In the American economy, people and economic units are dependent upon each other; therefore, expenditure by one economic unit serves as income to another.

Money is the social invention that acts as the major medium of exchange and serves through financial institutions as the catalyst of economic activity.

ECONOMIC SYSTEM—3

OBJECTIVE: The student identifies the roles of government in the economy and is knowledgeable abo his rights and responsibilities as a citizen to promote appropriate legislation and services the benefit of the whole economy.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Role of government Legislator Regulator Employer Consumer Determiner of fiscal and monetary policy	Have students examine recent legislation which has been passed such as guaranteed income. Discuss the effect of this new legislation on his family and the total economy; examine his rights and responsibilities as a citizen to understand the total effect of pending legislation and how his vote affects his family as well as the total economy.	Local Newspaper Congressman and loc officials to come out a talk to students.

GENERALIZATION:

In the American economic system, government serves as regulator and coordinator of economic a tivity, a determiner of fiscal and monetary policies, and an employer as well as a consumer; therefo the individual should be an informed citizen-voter in order to communicate his views concerning h own interests and the general welfare to the proper government channels.

ECONOMIC SYSTEM—4

OBJECTIVE: The student differentiates the effects of labor organizations and businesses on the economy and identifies their functions so that he can relate their operation to his future roles.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Labor and business Roles Effects	A particular business in the community could not reach agreement with the labor union and as a result many departments were closed down until an agreement was reached. Discuss the effects upon individuals and the economy, as a result of this strike.	Persons who have experienced strikes & their effects.

GENERALIZATIONS:

Labor-management relations are a matter of public concern: therefore, citizens need to understand the rights as well as the responsibilities of labor and management in maintaining a climate of cooperation and incentive for high productivity and stability.

The individual can play an intelligent role in labor-management relations, whether as a union member, a representative of management, an arbitrator, or a citizen-voter.

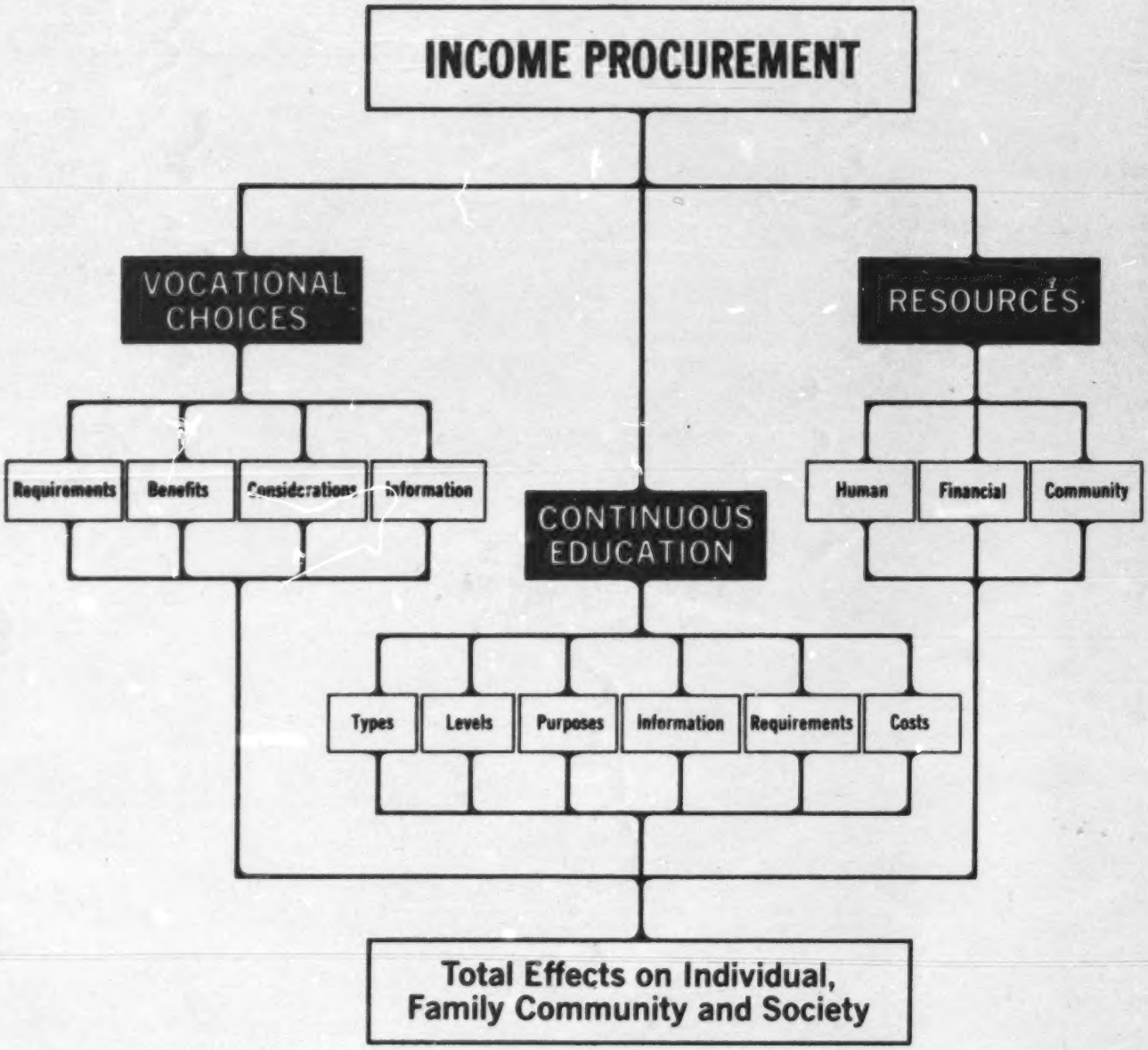
ECONOMIC SYSTEM—5

OBJECTIVE: The student is knowledgeable about the effects of the earning, spending, saving, and borrowing habits of consumers on the economy.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Fluctuations in the economy Prosperity Employment Productivity Inflation Deflation Recession	Have students identify items which have fluctuated in price throughout the past year. Investigate why there were price fluctuations. Analyze the effect price fluctuation has on the: retired female head of household on welfare or ADC allotment from armed services seasonal worker	Public Affairs Pamphlets, *What Inflation and Tight Money Mean to You* *The Lengthening Distance Between the Hayes and the Havenots,* Journal of Home Economics Sinclair, *THE JUNGLE*

GENERALIZATION:

The Consumer Price Index records the relative purchasing power of the dollar and often is an index of fluctuations in the economy; therefore, individuals who base some of their economic decisions on these conditions may enhance their own efficiency as well as that of the whole economy.


INCOME PROCUREMENT
VOCATIONAL CHOICES
RESOURCES
Requirements
Benefits
Considerations
Information
CONTINUOUS EDUCATION
Human
Financial
Community
Types
Levels
Purposes
Information
Requirements
Costs
Total Effects on Individual, Family Community and Society

INCOME PROCUREMENT

OBJECTIVE: The student identifies and utilizes available resources in reaching his goals in terms of his potential capacities and as a way to achieve personal satisfactions.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Resources	Brainstorm available resources of the individual and family. Discuss how these talents and skills can be used to earn and supplement income. Example: A wife improved her skill at baking and decorating. She did baking for friends and relatives. This provided her a source of additional income. She was using her skill as a resource.	Superintendent of Documents, U.S. Gov't Printing Office, *Food Stamp Program*
Human	Discuss ways in which interchange and exchange of services can be utilized to secure added income and personal satisfaction.	"Don't Throw That Away! Somebody Collects It", *Changing Times*
		"Spending Cash Can Be a Way to Save", *Changing Times*
Material	Identify material resources to extend income, such as; food stamps, advertising, coupons. Show the increase in income by use of food stamps versus use of cash.	Have a person who has supplemented his income by the use of his skills & talents visit the class.
Community	Have representatives from public and private agencies identify available community services and explain how they can be utilized to indirectly supplement family income. These agencies may include clinics, child care centers, planned parenthood, legal aid, and boys clubs.	
Learning	Have a rap session on supplementing income by individuals within the family such as: Teenager, Grandparent, other.	

GENERALIZATIONS:

Resources are available to people in varying degrees. The use of these resources determines how completely one reaches his goals and achieves personal satisfactions.

Various forms of real and psychic income may be used to increase one's net worth in relation to his initiative, ability, and desire.

Community resources are capable of providing various goods and services which may assist in attaining and enriching individual objectives.

INCOME PROCUREMENT—2

OBJECTIVE: The student explores and investigates job opportunities he considers appropriate to his abilities and interests in order to function in society.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Vocational requirements Education Personal Financial **Benefits** **Other considerations** **Sources of information**	Identify the various ways in which one can find a job, employment agency, newspaper, and yellow pages of telephone book. Invite representatives from public employment agency to come and explain jobs available. Arrange for the group to go to public employment agency for testing and job identification, if desired. Role play different job interview situations.	Representatives from Public Employment Agency *"Jobs in The 70's—Where They'll Be," Changing Times*

GENERALIZATIONS:

In making a decision relative to job opportunities one should consider the costs involved in terms of education and training required.

Time commitment demands, personal dedication, and financial demands differ with the occupation and will be viewed as a determining factor in job opportunities.

The kind of job one holds and the degree of success will affect his economic values and income.

Psychic income has non-material returns such as pleasure and satisfaction which are to be considered in the total concept of the job.

There are numerous aspects one considers in job opportunities if his selection of a job is to be compatible with his competencies and his economic and personal goals.

INCOME PROCUREMENT—3

OBJECTIVE: The student identifies and examines private and public agencies on the local, state, and national levels which will enable him to secure continuous education and training in order to achieve personal economic satisfactions and self-fulfillment.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Educational Agencies Types Training provided Sources of information Admission requirements	Have the student locate information which he could use to find training opportunities which would help him upgrade his abilities on the job or retrain. Develop and discuss case studies such as:Mrs. Brown, mother of four children, had been on welfare for twelve years when she was recommended to the Extension Department as a trainee in the Nutrition Program. The manager of the housing project had recommended her because he had observed her conscientiousness as a mother and homemaker. Because she had been confined with small children and had little contact with the working world, she lacked confidence in her ability. How will this training enable her to achieve personal economic satisfaction and self-fulfillment? Have a person who has had recent retraining for a job explain the program and how it has added to the family income and/or personal satisfaction.	Superintendent of Documents, U S. Gov't Print-Office, *Learning for Earning; New Opportunities for Paycheck Education*

GENERALIZATIONS:

Different types and levels of education are available to the individual at various stages of life to assist him in achieving personal and economic satisfactions.

Training provided by one or more educational agencies may assist in raising an individual's economic level or increase his feelings of self-fulfillment.

Information about education opportunities is readily available; its use may help one choose an appropriate educational agency.

The governing body of the educational agency sets requirements which the individual meets if he is accepted into a program.

INCOME PROCUREMENT—4

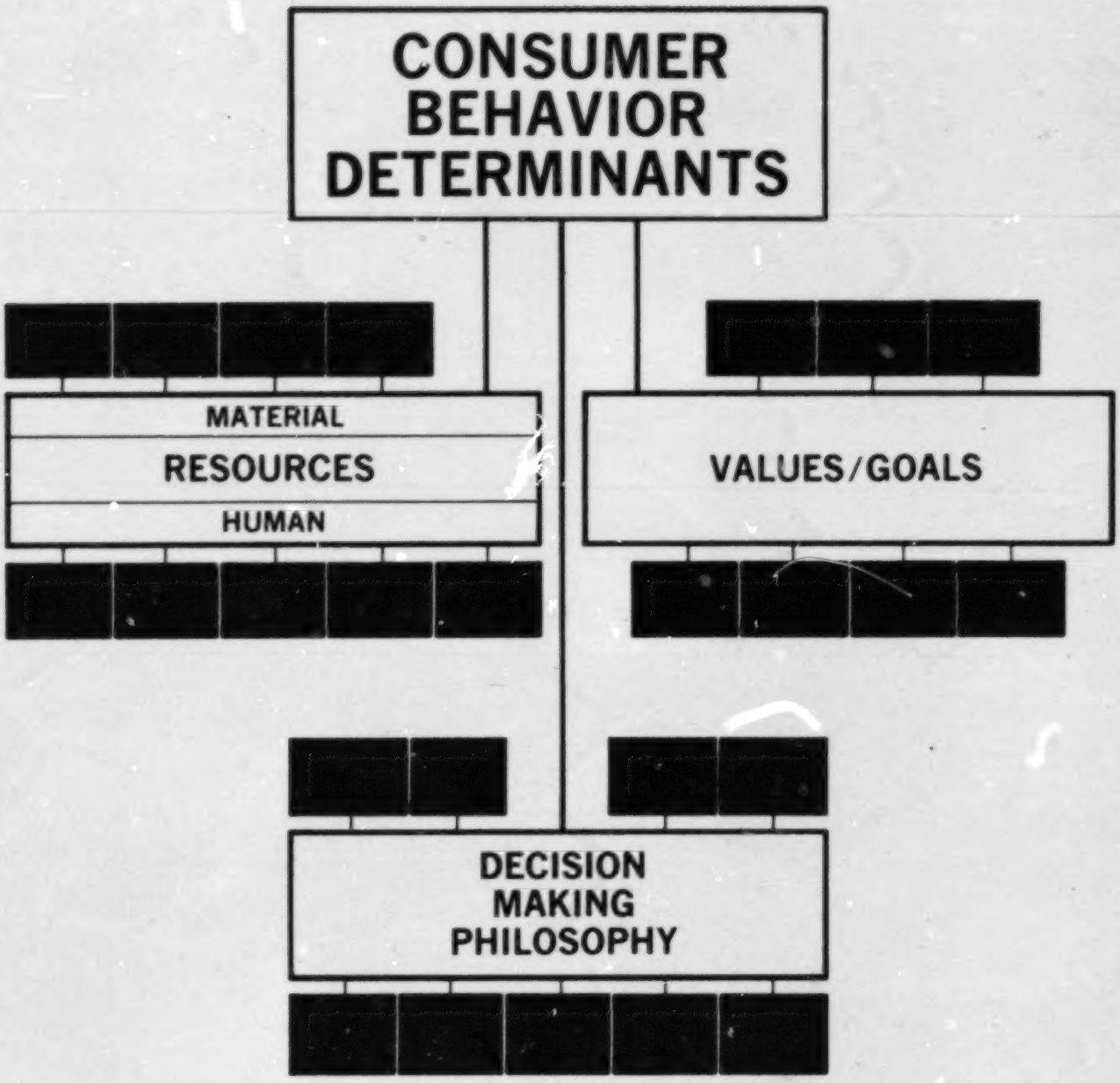
OBJECTIVE: The student recognizes, and accepts the total effect that his income procurement will have on the individual, the family, the community, and the society.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Income Decisions	Case Study:	Family situations selected from daily newspaper and magazines.
Effects	Mrs. Jones, mother of two girls, ages 9 and 11 and a boy, age 14, had always managed to support her children by working at a factory on the 10:00 pm to 7:00 am shift. She had been divorced for about four years. The father contributed some to the support of the children. Recently Mrs. Jones was laid off from her job. Soon unemployment will run out. Mrs. Jones is a very proud person and does not want to ask for aid. What do you suggest as a solution to Mrs. Jones' problem?	
Results	Analyze and discuss as to effects, results and evaluation.	
Evaluation	Discuss various family crises. Identify problems to be solved and examine possible solutions.	

GENERALIZATIONS:

The manner in which income is procurred, as well as the amount of income, affects directly the volume and quality of goods and services produced and consumed in an economy.

The individual should, after an evaluation, be able to accept, or if necessary pursue a more satisfactory alternative of income procurement in order to meet his personal economic goals.


CONSUMER BEHAVIOR DETERMINANTS
MATERIAL
RESOURCES
HUMAN
VALUES/GOALS
DECISION MAKING PHILOSOPHY

CONSUMER BEHAVIOR DETERMINANTS

OBJECTIVE: The student alters his consumer behavior when he recgonizes the need for change through an identification of the varying influences which affect his philosophy of decision-making.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Decision-making philosophy **Influencing factors** Goals Values Wants Experiences Problems Emotions Habits Activities Needs	Select pictures illustrating different wants and needs. Arrange in order of preference. Discuss factors that influenced individual decisions. Observe the different types of consumer behavior and identify factors which may influence the particular behavior in the individual consumer. Brainstorm the influence which goals, values and experiences have on the individual's philosophy toward decision-making.	A tour of a supermarket, furniture Store, or bank. "Social Class and Life Cycles as Predictors of Shopping Behavior," *Journal of Marketing Research* "Mores in Consumer Behavior," *Atlanta Economic Review* Cheskin, *HOW TO PREDICT WHAT PEOPLE WILL BUY*

GENERALIZATIONS:

Our philosophy of decision-making should be affected by our needs, wants, and experiences so that the goods and services we select will draw us closer to the goals we have set.

Our philosophy of decision-making is sometimes affected by our emotions and habits.

CONSUMER BEHAVIOR DETERMINANTS—2

OBJECTIVE: The student recognizes satisfactions which come from his consumer behavior and shows empathy for other people who make decisions different from his own as a result of his identifying and understanding of the varying influences which affect his personal values and goals.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Values and Goals Life Style Contemporary Group Socio-economic level	Case Study: My neighbor bought a car when, in my opinion, they needed a washer more than a car. But I understand this was his decision. Analyze the factors which might have influenced both decisions.	Public Affairs Pamphlets, *When you Gamble—You Risk More Than Your Money*
Social status Customs	Discuss: Young Jim: "Why can't we buy a stereo? Everyone else has one." Mother: "We can't afford it, We're saving money for a trip back home to see Grandmother."	Packard, *THE STATUS SEEKERS* Packard, *HIDDEN PERSUADERS*
Quality of Life Psychological factors Security Sex appeal Self-satisfaction Status	Panel discussion on different ways of financing a wedding: Italian, Slovak, formal and informal.	

GENERALIZATIONS:

At various times in the life cycle, contemporary groups or social status are such strong influences that some people buy goods or services which they do not enjoy or even want; therefore, goals may never materialize.

The individual's and the family's quality of life, life style, socioeconomic level and customs may determine the consumer's decisions; therefore, his behavior in the marketplace will be evidenced by the combination of goods and services chosen.

CONSUMER BEHAVIOR DETERMINANTS—3

OBJECTIVE: The student demonstrates he can use his current recources to meet his needs and wants in a responsible and legal manner as a result of his understanding of the human and material resources that influence consumer behavior.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Resources Material Service Income Goods Marketing Media Advertising Personal Selling Human Skill Knowledge Talents Time Energy	Discuss buying versus repairing the sofa in following situation: The sofa has a broken spring at one end and the arms are shabby. Include in the discussion material and human resources such as services, type of materials, skills and talents, responsible dealers, and contracts. Field trip to Goodwill store. Go through bins and discuss which used or hand-me-down clothing can be restyled or made over for individual class mebers and other family members. Discuss human resources required to fulfill the need.	Caplovitz, *THE POOR PAY MORE*

GENERALIZATIONS:

Individual and family consumer behavior influences, and is influenced by, the use of human and material resources; therefore, the consumer should manage these resources to reach his recognized goals.

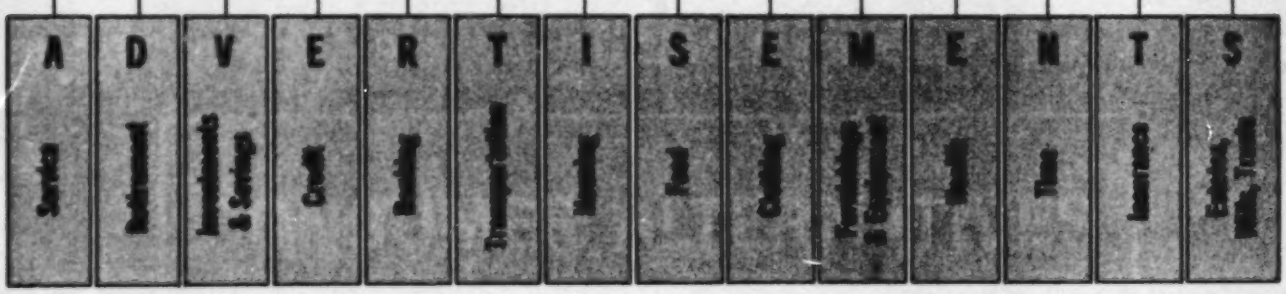
Families and individuals place varying degrees of importance on material and human resources; therefore, the use of limited resources and the substitution of available for unavailable resources is sometimes necessary to increase the effectiveness of meeting consumer needs and wants.

CONSUMER ALTERNATIVES

DECISION MAKING PROCESS

- Identify Want or Need
- Analyze Alternatives In Terms of Goals, Values, Resources
- Select One or Two Alternatives
- Guide And Control Decisions
- Accept Consequences and Responsibility of Decision
- Evaluate Decision for Future Reference

FLEXIBLE PLANNED USES OF MONEY—LONG & SHORT TERM GOALS



CONSUMER ALTERNATIVES

OBJECTIVE: The student demonstrates that he can use the decision-making process in making economic decisions to meet his wants and needs.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Decision-making process Define want or need Analyze alternatives in terms of goals Select one or two alternatives Guide and Control decision Accept consequences responsibilities of decision Evaluate decision for future reference	Analyze the decision making process involved in making the decision in the situation described below: A woman wants to buy a wig. She has a problem of self-identification and wants to improve her image and feeling of self-confidence. However, she also wants to pay her rent which is three months behind and buy some needed clothes for her children. Divide the class into groups and give each group a description of other situations of a family and analyze the decision-making process involved in deciding whether to purchase such items as a used car, color television or clothing for the family.	"Are You a Smart Money Manager? Take This Test," *Changing Times* Milton, *HOW TO GET A DOLLAR'S VALUE FOR A DOLLAR SPENT* Institute of Life Insurance, *Your Financial Worksheet, a Guide for Women Returning to the Job World* Texas Tech University, *Texas Consumer Education for Families with Limited Incomes*

GENERALIZATIONS:

The skillful use of the decision-making process which is influenced by motives, needs, goals, abilities, habits, situations, attitudes, and the expected outcome of the alternatives can develop a satisfying life style.

Rational choice among the consumer alternatives becomes more complex as more goods and services become available and more ways of merchandising confront the consumer.

When a consumer evaluates alternative courses of action, he may arrive at an economic decision which will lead to results more satisfying than those made without considering alternatives.

CONSUMER ALTERNATIVES—2

OBJECTIVE: The student develops and recognizes the value of a flexible plan for the use of his mon when making economic decisions among various alternatives.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Planning considerations Resources Values and goals Wants and Needs Unexpected circumstances	Mrs. Kelly, the breadwinner, and her four children moved into a large rented spacious house during the summer to give the children plenty of living and play space. During cold weather the utility bills increased from $30.00 to $110.00 per month. Finally they cut off her light and gas services the first of March. List the alternatives Mrs. Kelly faces in solving her problems of resources, values and goals, wants and needs.	Superintendent of Doc ments, U.S. Gov't Pri ing Office, *Managi Your Money—A Fam Plan* Superintendent of Doc ments, U.S. Gov't Pri ing Office, *Retir Couple's Budget*
	Mrs. Bea went to the store where she had planned to buy hamburger, but she had a few extra cents so she thought she would have strawberries as an extra treat. On arriving at the store she saw a beautiful chuck roast. What alternatives would you make if you were in her place? Why?	Agricultural Extensi Service, *Cents and Sen*
	An elderly woman worked for years and paid for a burial insurance policy. Upon reaching retirement age she is faced with accepting Aid to the Aged, but in order to receive this aid she must give up her insurance policy. Invite a representative from an insurance company and a representative from the Welfare Department's Division of Aid to the Aged to lead a discussion on this.	

GENERALIZATIONS:

Planned spending helps the consumer obtain maximum satisfaction from the income he has avai able; however, when one's income fluctuates he must be more aware of the need for long range pla ning in order to meet the continuing individual and family needs.

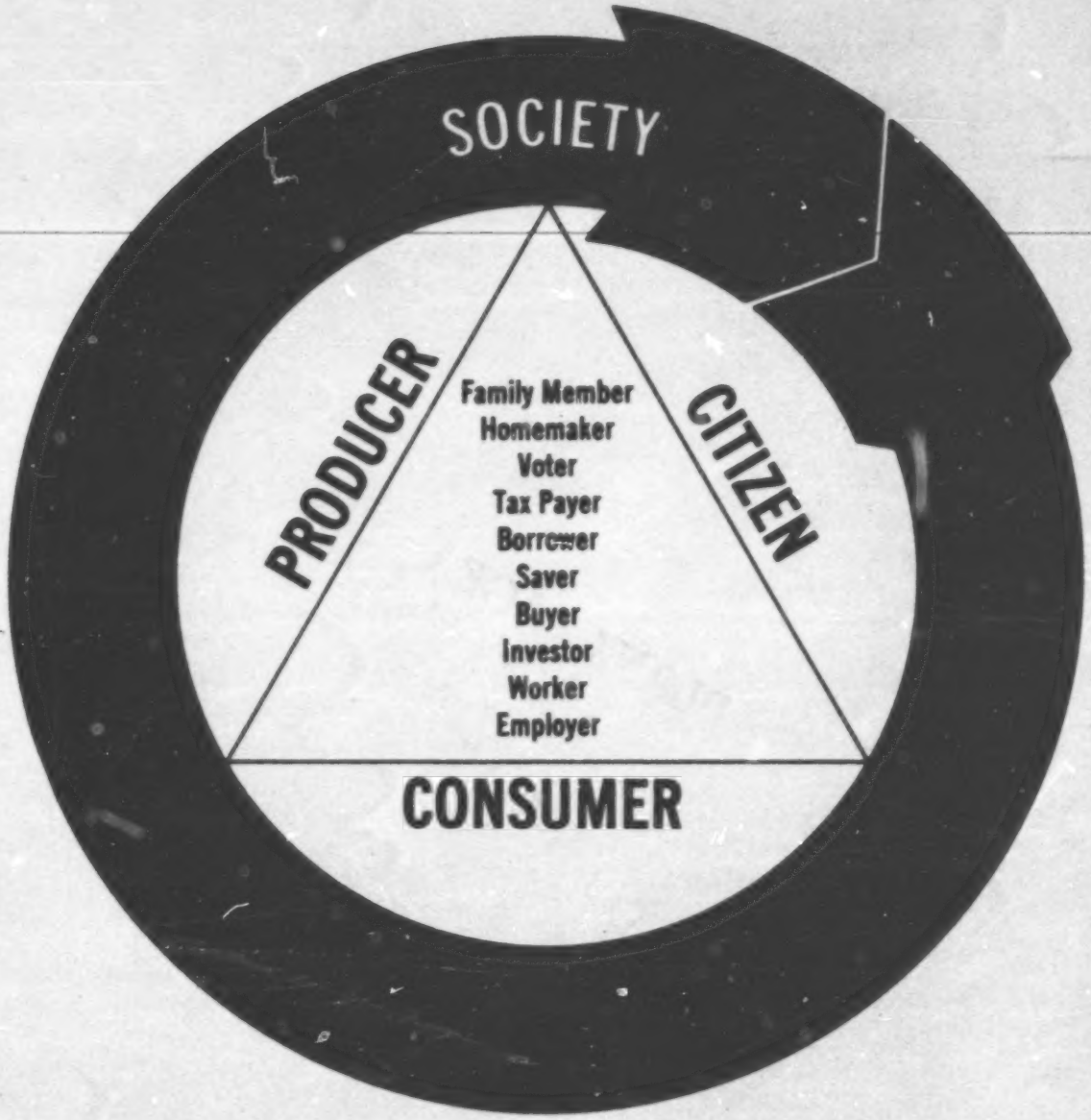
Consumers need to learn to evaluate advertising statements, labeling information, salesman's claim and other factors involved in decision-making so that they understand how consumer choices affe goods and services available, their prices, and the economy.

Consumers should learn to exercise basic principles of opportunity costs and make intelligent choic among goods and services in order to secure maximum utility, health, and satisfaction.

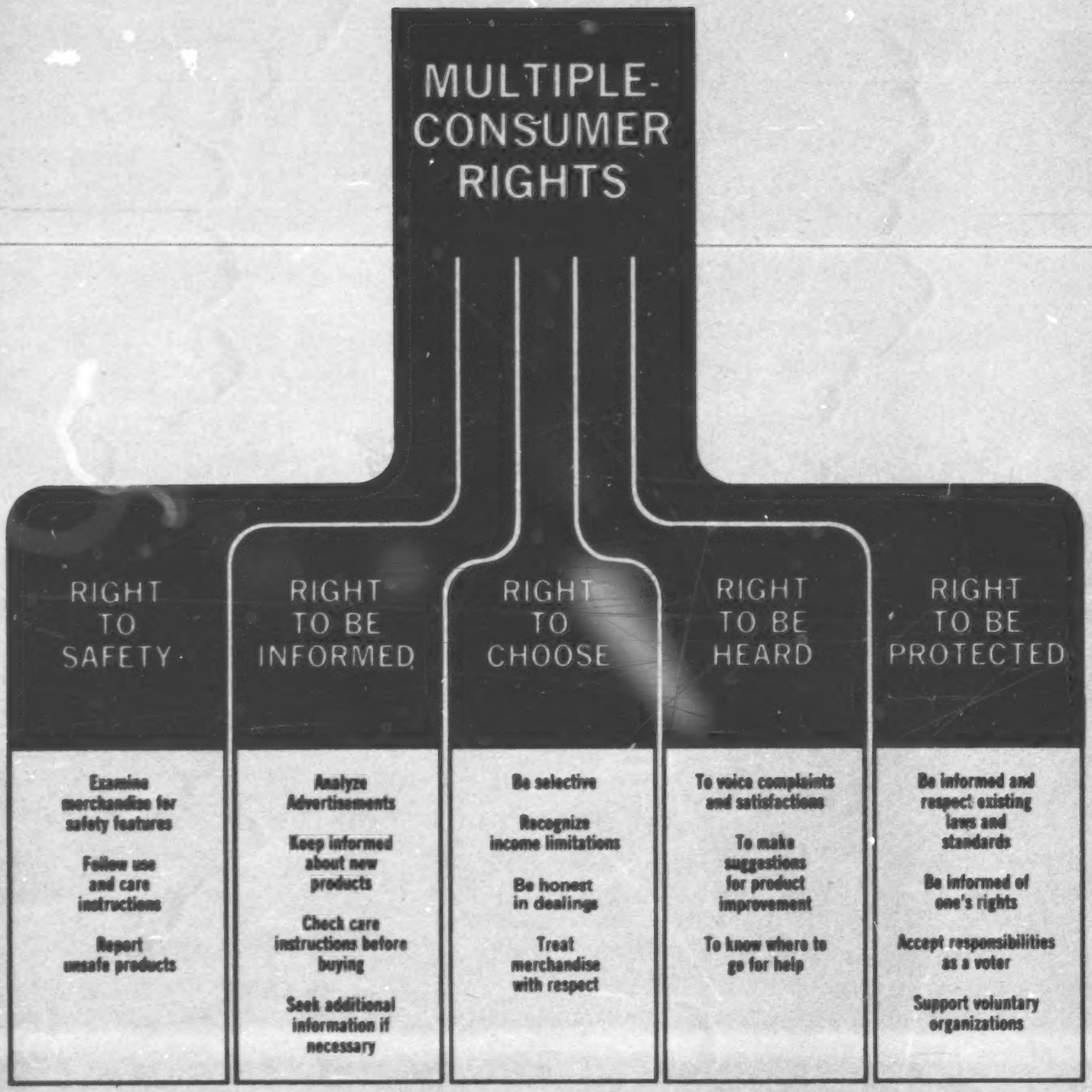
There are many kinds of economic risks, which may be shared by individuals, protective services, an insurance companies.

Satisfactions from decisions are influenced by the relative importance of short and long term goal the amount of risk and uncertainly inherent in the situation, and the cost of the results.

MULTIPLE ROLES OF THE INDIVIDUAL



RIGHTS AND RESPONSIBILITIES


MULTIPLE-CONSUMER RIGHTS
RIGHT TO SAFETY
Examine merchandise for safety features
Follow use and care instructions
Report unsafe products
RIGHT TO BE INFORMED
Analyze Advertisements
Keep informed about new products
Check care instructions before buying
Seek additional information if necessary
RIGHT TO CHOOSE
Be selective
Recognize income limitations
Be honest in dealings
Treat merchandise with respect
RIGHT TO BE HEARD
To voice complaints and satisfactions
To make suggestions for product improvement
To know where to go for help
RIGHT TO BE PROTECTED
Be informed and respect existing laws and standards
Be informed of one's rights
Accept responsibilities as a voter
Support voluntary organizations

ROLES, RIGHTS AND RESPONSIBILITIES

OBJECTIVE: The student identifies the roles of the family members as consumers to the extent that he realizes the consumer is the final determiner of what is produced in the marketplace.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Consumer Buyer Saver Borrower Investor	In areas of concentrated welfare recipents white bread is demanded by the residents of the community. The grocer stocks more of this bread to meet the demands of his customers. He does not stock a variety of breads for which his customers do not ask. Compare merchandising with stores in more affluent neighborhoods as to supply and demand. A group of mothers wanted their children to go to Greenfield Village. They could not afford it, individually. They got together and held bake sales, rummage sales and had other money making projects. The proceeds from these projects were deposited in a savings account. The group chartered a bus for the children, provided lunches, and gave each child enough money for a souvenir. What were the advantages of this cooperative effort to everyone involved? Make a trip to a pawn shop and discover how they operate in relation to the consumer. Shop for Credit. Investigate lending institutions, such as banks, credit unions, and other financial institutions.	Pawn Shops Bank Credit Union Small Loan Companies Savings & Loan Companies "Better Deal for Ghetto Shoppers, *Harvard Business Review* AMA Proceedings, *Marketing in the Low-Income Neighborhoods* Wade, *FROM BARTER TO BANKING* Superintendent of Documents, U.S. Gov't Printing Office, *Consumer Buying Indicators* New Republic, *Ghetto Merchants* Caplovitz, *THE POOR PAY MORE* University of Texas, *Children as Consumers*

GENERALIZATIONS:

Individuals and families can promote their economic welfare by using their consumer rights and fulfilling consumer responsibilities in the marketplace.

Most consumers assume the various roles of buyer, saver, borrower, and investor over a period of time; therefore, they should understand the relationship and influences of one upon another.

ROLES, RIGHTS AND RESPONSIBILITIES—2

OBJECTIVE: The student shows his understanding of the various contributions possible for a producing member of the community.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Producer Employer Worker Non-monetary Learning Experience	Have class organize & plan an emergency food bank. How would you go about organizing and planning an Emergency Food Bank for your community? Why would a community food bank be necessary and how would you go about organizing it? How many families could function in this food bank? Use a paycheck stub as an example to show the various contributions made by the worker, such as: social security, taxes, union dues, credit unions. Have the class identify and explore the different talents of citizens in their community and how they could be utilized toward making the community a better place to live.	Interest group stock initial food bank, participants replace items borrowed "Food Shopping Tips," *Family Circle* Money Management Institute, *Spending Your Food Dollar* Miller, *RICH MAN, POOR MAN: THE DISTRIBUTION OF INCOME IN AMERICA* "Training Hard-Core Jobless: The Record after Two Years," *U.S. News & World Report* "Tricks to Help You Save," *Changing Times*

GENERALIZATIONS:

By assuming his various roles as a producer, the individual can contribute to the productivity of the economy and also earn money.

In order to be an effective producer in our society, each individual should understand his various producing roles as a worker, as an employer, or as a contributor of a non-monetary nature.

ROLES, RIGHTS AND RESPONSIBILITIES—3

OBJECTIVE: The student differentiates among the roles that individuals assume as citizens and recognizes how these roles influence himself, his family, and society.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Citizen Individual Family member Voter Tax Payer	Role-play how a usually honest citizen may support crime. (shoplifting, "hot" goods) Analyze the consumer credit transaction problems the community faces and identify those advocates who could best solve these issues. Discuss how citizens can change things they do not like. Discuss voting regulations Discuss how taxes are a part of ones life. Have each student keep a list of items on which he paid taxes during the past week and how much he paid. How is this tax money used? Identify other kinds of taxes the students pay, how they are used, and how they affect the individual and the community.	"The Other Side of the Poverty Problem," *Challenge, The Magazine of Economic Affairs* Social Security Administration, *Rights and Responsibilities of Those Who Receive Social Security Retirement and Survivors Benefits* Filmstrip: *Big City—U.S.A.*, Eye Gate House, Inc. "Aiding the Poor," *Wall Street Journal* Sternlieb, *THE TENEMENT LANDLORD* Ohio State Bar Association, *You . . . as a Landlord or Tenant*

GENERALIZATIONS:

The consumer who recognizes his rights and responsibilities can fulfill his role as a consumer citizen.

A citizen who assumes his various roles as a family member, a voter, and a taxpayer will contribute to individual family, and society's growth.

ROLES, RIGHTS AND RESPONSIBILITIES—4

OBJECTIVES: The student makes informed choices so that he can compare goods and services and select the alternatives which meet his needs.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Right to Choose Responsibility to: Be selective Treat merchandise with respect Recognize income limitations Be honest in dealings Do comparative shopping Buy goods that are efficiently produced	Have students do comparative shopping for a color television in a discount store, an appliance store and a department store. Discuss points to be considered in comparative shopping such as how it is financed, cost of financing, cost of item, contracts and guarantees, and services rendered. Have an auto mechanic from a vocational school come in and alert the class in what to look for in selecting a good repair shop.	State of N.Y. Banking Dept., *Buying on Time?* Bay Area Neighborhood Development, *What's So Good About Credit Unions?* Teaching Unit: *Umpteen Ways People Shop,* J.C. Penny Co. Film: *Installment Buying,* Coronet Films Auto Mechanic

GENERALIZATIONS:

Individual and family choices influence and are influenced by market conditions and marketing practices; therefore, the consumer should choose the goods and services that meet his needs in order to communicate his desires to the producer.

With the right to choose, the consumer will influence greater efficiency of the economy and eventually reduce prices by being selective, by being a comparative shopper, by recognizing income limitations, and by buying goods that have been efficiently produced.

ROLES, RIGHTS AND RESPONSIBILITIES—5

OBJECTIVE: The student communicates to proper sources documented complaints and suggestions of consumer interest.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Right to be Heard Responsibility to: Voice complaints and suggestions Make suggestions for product and service improvement Know where to go for help	Invite a speaker from the Better Business Bureau to discuss what it is and what it does. Take the class on a trip to the customer service department of a local leading department store, a utility company, and your county courthouse to discover all the services available to you. Invite a food inspector from the Health Department to speak to the class in relation to communication and cooperation among consumer, business, and government resulting in product improvement and increased business and consumer satisfaction.	Community Legal Assistance Office, *Your Rights and Responsibilities As a Tenant* Community Legal Assistant Office, *Your Welfare Rights and Responsibilities: Under the AFDC Program* Federal Better Business Bureau, *The Better Business Bureau Story: You Are the Victim*

GENERALIZATIONS:

The individual is obligated to take an interest in and responsibility for being an informed consumer citizen if he desires to improve and protect personal consumer power and the economic system.

Public interest and cooperation are necessary for promotion and enforcement of laws which protect the consumer.

Communication and cooperation among consumer, business, and government will result in product improvement and business and consumer satisfaction.

ROLES, RIGHTS AND RESPONSIBILITIES—6

OBJECTIVE: The student identifies qualities of goods and services that endanger life or safety and demonstrates his ability to select and use products that are based on safety features.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Right to Safety Responsibility to: Examine merchandise for safety features Follow use and care instructions Report unsafe products Study product safety ratings for reliable sources	Have a coffee group meet in the center. Prior to the meeting set up hazardous household situations such as cleaning products, asprin, frayed cords, toys, lead base wall paint. Have members of the group identify the hazards and discuss how to avoid and correct them. What safety standards must be met by Law within the housing area concerning these products? Have a Public Health Nurse discuss the misuse of drugs and other household products, sources for emergency aid and where you can get reliable information concerning proper use of drugs. Discover hazardous areas for children in your community; identify ways in which these might be corrected and procedures to follow to have them corrected.	Nader, *UNSAFE AT ANY SPEED: THE DESIGNED IN DANGERS OF THE AMERICAN AUTOMOBILE* Public Affairs Pamphlet, *Fads, Myths, Quacks—and Your Health* Superintendent of Documents, U.S. Gov't Printing Office, *How the FDA Works for You* Carson, *SILENT SPRING* AMA Dept. of Investigation, *Facts on Quacks—What You Should Know About Health Quackery*

GENERALIZATIONS:

If individuals, businesses, and manufacturers share in the responsibilities for providing safe goods and services the health and satisfaction of the members of society will be enhanced.

If the consumer will take the responsibility for examining products for safety features, follow use and care instructions and report unsafe products to the proper source, safety standards and increased consumer satisfaction may result.

ROLES, RIGHTS AND RESPONSIBILITIES—7

OBJECTIVE: The student analyzes and uses information published by agencies and businesses when making consumer decisions.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Right to be informed Responsibility to: Analyze advertisements Keep informed about new products Check care instructions before buying Seek additional information if needed	Discuss and collect examples of various terms that are used in advertisements and what they mean such as wash & wear, sanforized, permanent pressed, teflon, Good Housekeeping Seal of Approval, and U L Seal. Have students make and distribute brochures of agencies and publications where members could secure additional information about services and products. The brochure might include the Legal Aid Society, Better Business Bureau, Consumer Reports, and the public library.	The Sperry & Hutchinson Co., *How to Be a Better Shopper* Sears Roebuck, *A Department Store in the Classroom*, Hidden Value Series Better Buymanship Books, *CLOTHING, DOLLAR SENSE, FOODS, and HOME FURNISHINGS* Household Finance Corporation, *Maney Management Library & Money Management Institute* Superintendent of Documents, U.S. Gov't Printing Office, *Consumers All: The Yearbook of Agriculture 1965*

GENERALIZATIONS:

If the consumer utilizes public and private agencies and organizations, he can obtain information which will aid him in making informed choices.

If informed citizens support and cooperate with government and private agencies, the quality of goods and services could be improved.

ROLES, RIGHTS AND RESPONSIBILITIES—8

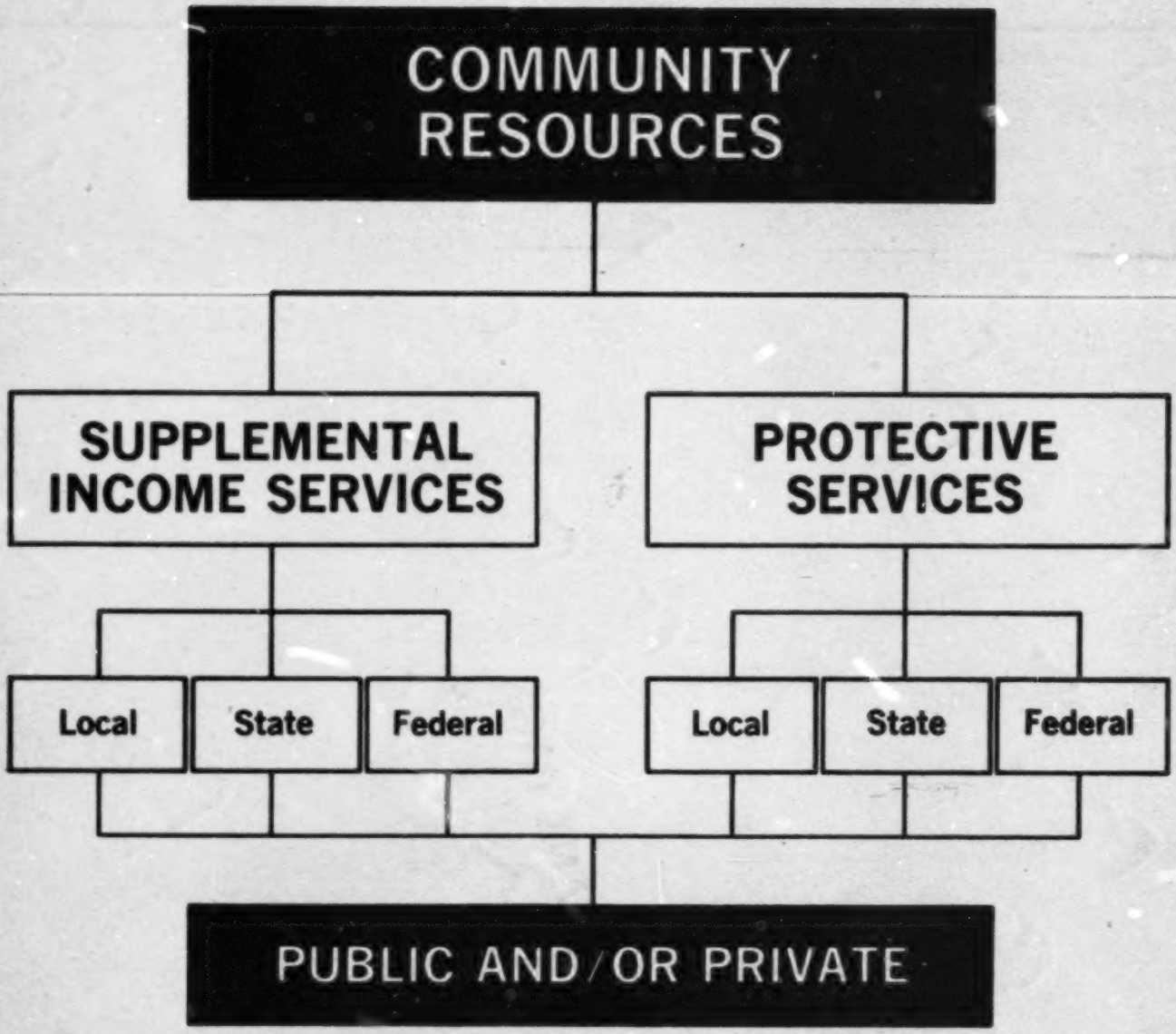
OBJECTIVE: The student identifies and uses the aid and protection afforded the consumer by business, government, and independent organizations.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Right to be protected Responsibility to: Be informed of and respect existing laws and standards Be informed of one's rights Accept responsibility as a voter Support voluntary organizations	Have someone from the public relations division of the police department come out and speak to the class about personal protection Take the class on a trip to the Credit Bureau and have someone discuss the purpose of the Bureau and the rules and regulations governing the use of credit. Have a display of various types of contracts, Discuss the terminology of the contracts and the consumers' rights and responsibilities in the use of contracts. Have a representative from the League of Women Voters talk to the class about their rights and responsibilities as voters, and discuss how to vote, use of the vote, and the affect of the vote on their daily life.	Labor and Industrial Relations Center, *Don't Get Garnisheed* Film: *The Owl Who Gave a Hoot,* Coopera-League of the USA "Five Common Frauds, and How to Avoid Them," *Reader's Digest* "Congress Probes Door-to-Door Selling," *Sales Management* Superintendent of Documents, U.S. Gov't Printing Office, *How the Postal Inspection Service Protects You Against Mail Fraud*

GENERALIZATIONS:

The consumer can better provide for self-protection if he accepts his responsibility as a voter and understands his rights to be assured of satisfactory quality and service.

Individuals, groups, and families as consumers are protected by federal, state, and local laws from hazardous and ineffective goods and services, fradulent information and unsatisfactory quality; therefore, the consumer has a responsibility to encourage legislation and support these laws.


COMMUNITY RESOURCES
SUPPLEMENTAL INCOME SERVICES
PROTECTIVE SERVICES
Local
State
Federal
Local
State
Federal
PUBLIC AND/OR PRIVATE

37

COMMUNITY RESOURCES—1

OBJECTIVE: The student is knowledgeable about community resources and identifies those which can supplement an individual's income or satisfactions when necessary or desirable.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Local Businessmen's organizations Women's clubs Religious organizations Individuals Day Care Centers Recreation facilities (parks, museums, libraries) **State** Unemployment compensation Workmen's compensation Public Welfare Business & Professional organizations **National** Social Security Depart. of Agriculture Health, Education and Welfare	Have students identify resources in their community which can be used to supplement an individual's or family's income. Divide the class into four groups. Give the groups a menu plan for a week. Have two groups shop with food stamps and two groups shop with the amount of money that would be used to purchase food stamps. Contrast the difference in amount of food purchased. Investigate the use of food stamps for their families. Field trip to public health clinic where a representative explains benefits which are available and requirements for eligiblity such as innoculations, pre-natal care and public health services. Secure a brochure from the Social Security Office and discuss benefits which are available. Identify benefits which are available throughout the various stages of the family life cycle and eligibility for each.	Churches Welfare Agencies Clinics (outpatient-city or county, public or private agency) U.S. Depart. of Agriculture, *You and Food Stamps* Superintendent of Documents, U.S. Gov't Printing Office, *Your Social Security*

GENERALIZATIONS:

Income can be supplemented by public or private community sources; therefore, if one knows that resources are available, how to identify the ones which will best meet his or his family needs or wants, and how to use these most effectively, he can supplement his income or increase his satisfactions.

Community resources do not always provide actual money; therefore, goods and services offered by public and private sources may be considered as a supplement to income.

Income, monetary and psychic, may be supplemented by public and private organizations whose services are provided by social (taxes), contributions or private investments to meet needs or wants of various persons in our society; therefore, the identification of these services may more efficiently match them with these needs and wants.

Numerous goods and services are provided by contributions to civil, civic, religious or various interest groups to meet specific needs and to enhance the general welfare of the community.

COMMUNITY RESOURCES—2

OBJECTIVE: The student identifies the protective agencies which can contribute to his protection, hi rights and his environment, enabling him to be knowledgeable about the services to th extent that he can make use of or assist in the activities involved in these services.

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
Local Fire Dept. Police Dept. County Health Dept. Better Business Bureau Consumer organizations Local Businesses (insurance co.)	Discuss federal and local agencies such as fire dept., police dept, Better Business Bureau Dept. of Agriculture, and mental health dept. which operate in the community. In what ways do they affect the consumer; what might be the result if this service were not supplied?	Better Business Bureau Health Dept. Legal Aid Local Bar Assoc. Courts (Domestic, Juvenile, Family) Local Medical Assoc. Welfare Agencies
State Mental Health Dept. of Commerce Public Utilities Comm. Dept. of Agriculture Dept. of Highways Dept. of Highways Safety Natural Resources Dept. Industrial Relations Voluntary consumer organizations Chamber of Commerce Financial Institutions Legal Aid Professional Organizations	Discuss need for consumer protection by government agencies. Point out problems involved in enforcing the laws, the necessity of consumer cooperation and the action consumers should take when they believe laws have been violated. Have class members write a letter to the state legislators to find out what state agencies offer services or enforce laws that protect the consumer such as labeling, advertising, frauds, and sanitation practices. Report replies to class.	Weights & Measures Local Grocers Assoc. U.S. Dept. of Agricultur Retail Trade Retail Merchants Health Clinics Public & Private out-patient (City & County) Social Security Office County Extension Servic Public School System (Special Service) Churches Childrens & Family Services Mental Health AFL-CIO Consumer Division Alcoholics Anonymous Welfare Agencies Drug Abuse Committee Public Libraries Ohio Consumers Assoc. Bd. of Community & Human Relation
National Consumer agencies Dept. of Agriculture Dept. of Commerce Health, Education and Welfare Red Cross Dept. of Transportation		

CONCEPTS	SUGGESTED LEARNING AND EVALUATION EXPERIENCES	RESOURCES
		Banking Services City Gov'd Consumer Protection Pharmaceutical Assoc. Model Cities Public Housing Authority Red Cross Office of Economic Opportunity Family or Domestic Courts Credit Unions

GENERALIZATIONS:

As more and more people live together, the individual's protection becomes a responsibility which is assumed by public and private sources, offering services to the individual and aiding him to have better living conditions; therefore, an understanding of these sources makes possible better and continuing protection for all.

There are many protective services offered by agencies on the local, state, and national level and an awareness of these will help an individual or family choose and make use of these services in order to better provide protection for himself and his family.

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Consumer Buying Guide Filmstrip Kit, No. 42031.
The Consumer Decides, No. 82824.